विदेशी द्वारा सहायता में कटौती

98. **श्री अजीत जोगी :**
चौधरी हरि सिंह :

क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या कुछ देशों ने भारत को स्वीकृत सहायता में कटौती करने का निर्णय लिया है ;

(ख) यदि हां, तो वे कौन-कौन से देश हैं और प्रत्येक मामले में प्रस्तावित कटौती का ब्यौरा क्या है ;

(ग) सरकार ने इस संबंध में क्या कदम उठाए हैं ; और

(घ) इस कटौती से हमारी किन विकास परियोजनाओं और अन्य योजनाओं पर कितना-कितना प्रतिकूल प्रभाव पड़ेगा ?

वित्त मंत्रालय में राज्य मंत्री और संसदीय कार्य मंत्रालय में राज्य मंत्री (डा० अबरार अहमद) : (क) विदेशी मुद्रा सहायता का बड़ा भाग भारत सहायता संघ के सदस्य देशों से प्राप्त होता है। 25-26 जून, 1992 को हुई इसकी पिछली बैठक में संघ के सदस्यों ने 7.2 अरब अमेरिकी डालर की सहायता का वचन दिया है, जो पिछले वर्ष के स्तर से 7.5 प्रतिशत अधिक है । सहायता के लिए दिए गए वचनों की राशि में कभी किए जाने के बारे में किसी भी देश ने सरकारी तौर पर कोई सूचना नहीं दी है।

(ख) से (घ) प्रश्न ही नहीं उठते।

Housing Loan Schemes of Banks

99. SHRI AJIT P. K. JOGI:
CHOUDHARY HARI SINGH:

Will the Minister of FINANCE be pleased to state:

(a) whether Government have introduced a housing loan scheme through public sector banks;

(b) if so, what are the details thereof; and

(c) how many individuals have benefited through those housing loan schemes so far through the cooperative societies and also individually?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) and (b) Reserve Bank of India (RBI) have issued instructions to all the scheduled commercial banks (including public sector banks) to extend housing finance to the individuals groups of persons, housing boards, etc. Since 1989-90 the annual housing finance targets of these banks are being fixed by RBI at 1.5 per cent of their Individual incremental deposits during the previous years. The banks have also been permitted to extend their individual housing Finance target to a reasonable level having regard to their resources position and compliance with the statutory reserve requirements.

The banks have also been further advised by RBI to provide 30 per cent of the total housing finance allocation by way of direct lending of this at least half should be given as direct housing loans in rural and semi-urban areas. Further 30 per cent of allocation is intended for indirect lending by way of term loan to the housing finance agencies, housing boards and other public housing agencies and the balance 40 per cent of the allocation is to be channelled by way of subsciption to the guaranteed boards/debentures of the National Housing Bank and the Housing and Urban Development Corporation.

(c) the existing data reporting system from banks does not generate information regarding the individuals who have been benefited either themselves or through the co-operative societies through these housing loans from banks. However, the overall housing finance of the banks from

1989-90 onwards are indicated below:—

Years	(Rs. in crores) Overall housing finance target	Achievements
1989-90	322	393
1990-91	387	506
1991-92	365	not available

Steps to convert black money into white

100. SHRI AJIT P. K. JOGI:
CHOUDHARY HARI SINGH:

Will the Minister of FINANCE be pleased to state;

(a) whether Government have started several schemes for converting black money into white;

(b) if so, the details thereof;

(c) what is the total amount deposited under these schemes so far, State-wise and month-wise;

(d) what is the total foreign exchange collected so far under these schemes; and

(e) what is the purpose for which this amount is proposed to be used?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) and (b) The National Housing Bank (Voluntary Deposit) Scheme 1991 notified on 27th September, 1991 was meant for mobilisation of black money to be utilised for the achievement of social objectives such as slum clearance and low cost housing. Under the scheme 40 per cent of the deposits were deducted and set apart to form the corpus of a fund in the National Housing Bank. The depositor was allowed to draw the balance amount in one or more instalments.

(c) The details of the deposits made under the National Housing Bank Scheme are given in the Statement enclosed (See below].

(d) In order to meet the difficult balance of payment situation, Government had also announced two scheems viz; Remittances in Foreign Exchange (Immunities) Scheme 1991 and India Development Bonds 1991. The basic objective of these schemes was to attract larger inflows of foreign exchange. The underlying idea was to reverse capital flight and obtain foreign exchange to stabilize the balance of payments situation. No enquiries were to be made into the sources of such funds. The total foreign exchange collected under these Schemes was about US $ 2.46 billion)Rs. 6,400 crore).

(e) The funds received under the two schemes have helped to improve the balance of payments.

Statement

Amount Collected under NHB Voluntary Deposits Scheme—1991

Sl. No.	Name of the State	Amount Deposited
		Rs. in Crores
1	Andra Pradesh	5.28
2	Assam	0.51
3	Bihar	3.61
4	Goa	1.33